

## BAM Fraud Rate Overpayments by Cause -- CY 2008

Readers are strongly cautioned that it may be misleading to compare one state's payment accuracy rates with another state's rates. No two states' written laws, regulations, and policies specifying eligibility conditions are identical, and differences in these conditions influence the potential for error. States have developed many different ways to determine monetary entitlement to UI. Additionally, nonmonetary requirements are, in large part, based on how a state interprets its law. Two states may have identical laws, but may interpret them quite differently. States with stringent or complex provisions tend to have higher improper payment rates than those with simpler, more straightforward provisions. (To compare state laws visit <http://ows.doleta.gov/unemploy/uilawcompar/2009/comparison2009.asp> or contact the state directly)

		Cause of Overpayment Percent of Benefits Paid										Fraud Rate
State	Total Benefit Paid	Able + Available	Base Period Wage Iss.	Benefit Year Earnings	E.S / J.S. Reg.	Other Eligibility Issues	Other Issues	Separation Issues	Deductible Income	Work Search Issues	Fraud Rate	Estimated Amount Overpaid
US	\$41,614,449,463	0.21%	0.01%	1.68%	0.01%	0.04%	0.02%	0.78%	0.01%	0.04%	2.81%	\$1,167,956,030
AK	\$111,949,801	1.05%		2.10%		0.21%	0.36%	0.30%			4.02%	\$4,496,409
AL	\$316,153,812	0.16%		2.64%				0.40%			3.20%	\$10,104,645
AR	\$348,884,747	0.40%		4.14%			0.19%	0.22%		0.07%	5.01%	\$17,487,614
AZ	\$422,664,693	0.00%		4.02%				3.43%			7.45%	\$31,489,714
CA	\$6,823,927,010	0.41%		1.63%				1.77%		0.00%	3.81%	\$259,884,254
CO	\$193,937,192			1.28%							1.28%	\$2,475,080
CT	\$697,230,107		0.00%	0.83%				0.30%			1.14%	\$7,926,177
DC	\$114,283,076			7.50%							7.50%	\$8,573,635
DE	\$126,068,600			2.66%			3.07%				5.73%	\$7,222,224
FL	\$1,811,540,699			0.60%							0.60%	\$10,853,545
GA	\$938,207,084	0.16%		1.23%				0.10%			1.48%	\$13,897,140
HI	\$221,007,756							0.22%			0.22%	\$489,989
IA	\$410,552,258									0.12%	0.12%	\$485,055
ID	\$214,411,246	0.15%		2.36%		1.05%		0.69%		0.00%	4.25%	\$9,114,561
IL	\$2,339,574,045	0.41%		1.66%		0.17%				0.04%	2.29%	\$53,607,717
IN	\$994,630,202			1.83%				0.11%			1.94%	\$19,339,726
KS	\$294,708,503			1.36%		0.21%					1.57%	\$4,621,654
KY	\$525,581,682			1.35%				0.12%			1.47%	\$7,729,232
LA	\$197,909,323	0.36%		9.10%	2.11%			0.11%			11.67%	\$23,104,554
MA	\$1,661,745,015			1.54%				0.17%			1.71%	\$28,333,285
MD	\$639,126,769			2.13%						0.26%	2.39%	\$15,298,637
ME	\$141,750,108			2.08%				0.35%		0.89%	3.33%	\$4,714,838
MI	\$2,055,381,401			0.55%			0.00%	0.12%			0.66%	\$13,638,640
MN	\$720,249,743			2.04%							2.04%	\$14,661,975
MO	\$569,725,415	0.26%		1.96%				1.23%		0.28%	3.73%	\$21,255,508
MS	\$173,567,800			1.65%				1.71%			3.36%	\$5,826,453
MT	\$96,154,704			1.30%							1.30%	\$1,253,844
NC	\$1,274,489,650			2.33%				0.63%		0.00%	2.96%	\$37,736,161

## BAM Fraud Rate Overpayments by Cause -- CY 2008

Readers are strongly cautioned that it may be misleading to compare one state's payment accuracy rates with another state's rates. No two states' written laws, regulations, and policies specifying eligibility conditions are identical, and differences in these conditions influence the potential for error. States have developed many different ways to determine monetary entitlement to UI. Additionally, nonmonetary requirements are, in large part, based on how a state interprets its law. Two states may have identical laws, but may interpret them quite differently. States with stringent or complex provisions tend to have higher improper payment rates than those with simpler, more straightforward provisions. (To compare state laws visit <http://ows.doleta.gov/unemploy/uilawcompar/2009/comparison2009.asp> or contact the state directly)

		Cause of Overpayment Percent of Benefits Paid										Fraud Rate
State	Total Benefit Paid	Able + Available	Base Period Wage Iss.	Benefit Year Earnings	E.S / J.S. Reg.	Other Eligibility Issues	Other Issues	Separation Issues	Deductible Income	Work Search Issues	Fraud Rate	Estimated Amount Overpaid
US	\$41,614,449,463	0.21%	0.01%	1.68%	0.01%	0.04%	0.02%	0.78%	0.01%	0.04%	2.81%	\$1,167,956,030
ND	\$44,226,405			0.65%						0.21%	0.86%	\$382,489
NE	\$91,515,185	0.18%		1.03%				0.22%			1.43%	\$1,312,636
NH	\$115,091,754	0.06%		0.95%				0.49%			1.50%	\$1,728,230
NJ	\$2,272,778,117		0.02%	1.09%			0.15%		0.09%		1.35%	\$30,631,600
NM	\$159,630,965			2.43%	0.26%			1.35%			4.03%	\$6,438,224
NV	\$551,792,533	0.29%		6.41%				0.00%			6.69%	\$36,932,804
NY	\$2,710,723,030	0.89%		1.45%				3.44%			5.78%	\$156,706,258
OH	\$1,464,877,573	0.10%		2.43%		0.35%		0.47%	0.12%		3.47%	\$50,760,446
OK	\$194,831,365		0.00%	1.82%				0.00%			1.82%	\$3,552,885
OR	\$796,598,735	0.79%		1.94%		0.21%		0.63%		0.29%	3.86%	\$30,746,527
PA	\$2,757,219,042	0.29%		2.15%				1.41%			3.85%	\$106,037,934
PR	\$218,365,721	0.32%	0.36%	2.98%				0.43%	0.87%		4.95%	\$10,814,883
RI	\$273,111,860	0.19%		2.14%				0.26%			2.60%	\$7,090,972
SC	\$492,356,642			1.63%							1.63%	\$8,034,682
SD	\$24,109,754			0.51%						0.77%	1.28%	\$309,754
TN	\$499,644,365			2.15%				0.54%			2.69%	\$13,453,377
TX	\$1,486,348,808			0.98%							0.98%	\$14,553,838
UT	\$196,637,850	0.15%		0.98%		0.21%		0.69%			2.03%	\$3,995,917
VA	\$505,757,139			2.62%							2.62%	\$13,231,594
VT	\$107,111,226			2.45%				0.32%			2.77%	\$2,968,149
WA	\$988,891,565	0.17%		0.79%							0.97%	\$9,573,542
WI	\$1,031,947,411		0.17%	0.77%		0.31%		0.11%		0.79%	2.15%	\$22,221,073
WV	\$151,055,986			0.56%				0.58%			1.14%	\$1,725,659
WY	\$44,413,991			0.88%			0.19%	0.24%			1.31%	\$581,404